Case 19-10214-mdc Doc 40 Filed 08/17/22 Entered 08/17/22 12:42:41 Desc Main Document Page 1 of 3

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re:		:
Charles J. Mauceri xxx-xx-5269		:CHAPTER 13
	Debtor.	:CASE NO. 19-10214/MDC :
U.S. Bank Trust National Association,		- ; ;
not in its individual capacity, but solely		:
as Owner Trustee for Citigroup Mortgage Loan Trust 2021-A		
Mortgage Loan Trust 2021-A		; ;
	Movant,	
V.		:Courtroom Number 2
CHARLES J. MAUCERI		: :Hearing Date: September 13, 2022 @ 10:30 am
	Debtor,	
And	_ · · · · · · · · · · · · · · · · · · ·	:
KENNETH E. WEST		:
•	Trustee,	:
	Respondents.	: :
		: :

MOTION OF U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2021-A FOR RELIEF FROM THE AUTOMATIC STAY TO PERMIT MOVANT TO EXERCISE ITS RIGHTS UNDER STATE LAW AGAINST CERTAIN REALTY KNOWN AS 5 LITTLE TURTLE CIRCLE, ROYERSFORD, PA 19468

Movant, by its Attorney, Romano Garubo & Argentieri, Emmanuel J. Argentieri, Esquire appearing, hereby requests a modification of the automatic stay and leave so it can exercise its rights under state law against certain realty and avers as follows:

1. Movant is U.S. Bank Trust National Association, not in its individual capacity, but solely as Owner Trustee for Citigroup Mortgage Loan Trust 2021-A (hereinafter "Movant").

- 2. Movant is the holder of a Note secured by a mortgage on the Debtor's realty commonly known as 5 Little Turtle Circle, Royersford, PA 19468. (Please see Exhibit "A" attached hereto and incorporated herein).
 - 3. Debtor's Chapter 13 petition was filed January 11, 2019.
 - 4. The amount of Debtor's post-petition mortgage payment is \$2,214.29.
- 5. Debtor should have made (43) payments outside of the plan since the date of filing petition.
 - 6. Since the date of filing, Debtor has only made (40) payments to Movant.
- 7. Debtor is behind (3) payments outside the plan, through the payment due August 1, 2022.
 - 8. The total amount of delinquency outside the plan is \$5,420.32.

The amount is computed in the following manner:

- a) 6/1/22 through 8/1/22 post-petition
 - (1) payment at \$1,486.01 each: \$1,486.01
 - (2) payments at \$2,214.29 each \$4,428.58
- b) Less suspense balance of \$494.27
- 9. Pursuant to the foregoing, Movant contends that cause exists to grant it relief from the Automatic Stay. Movant is not adequately protected. Accordingly, Movant is entitled to relief from the automatic stay under 11 *U.S.C.* §362(d)(1).
- 10. Movant has cause to have relief from the Automatic Stay effective immediately and such relief should not be subject to the fourteen-day period set forth in Bankruptcy Rule 4001(a)(3), as Movant will incur substantial additional costs and expenses by the imposition of said fourteen-day period.
 - 11. Movant has had to incur legal fees as a result of the prosecution of this Motion.

Case 19-10214-mdc Doc 40 Filed 08/17/22 Entered 08/17/22 12:42:41 Desc Main Document Page 3 of 3

12. The other Respondent is the Chapter 13 Trustee appointed in the above-captioned chapter 13 proceeding.

WHEREFORE, Movant respectfully requests that the Court enter an Order which grants it relief from the Automatic Stay, along with all other relief the Court deems just and equitable under the circumstances.

ROMANO GARUBO & ARGENTIERI Attorneys for Movant

By: <u>/s/ Emmanuel J. Argentieri</u>
Emmanuel J. Argentieri, Esquire
PA Attorney ID No. 59264

Dated: August 15, 2022

Romano Garubo & Argentieri Emmanuel J. Argentieri, Esquire Atty ID#59264 52 Newton Avenue, PO Box 456 Woodbury, NJ 08096 (856)384-1515